

Form cscnodsc – ntccselsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 15–10153–MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Nora Flanagan
59 Station Road
Bayville, NJ 08721

Social Security No.:
xxx–xx–9775

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above–named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4–year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: April 30, 2020

JAN: gan

Jeanne Naughton
Clerk

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Nora Flanagan
DebtorCase No. 15-10153-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: cscnodscPage 1 of 2
Total Noticed: 30

Date Rcvd: Apr 30, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 02, 2020.

db +Nora Flanagan, 59 Station Road, Bayville, NJ 08721-2120
 aty +Phelan, Hallinan & Diamond, PC, 400 Fellowship Road, Suite 100,
 Mount Laurel, NJ 08054-3437
 cr +CITIMORTGAGE, INC., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,
 Mt. Laurel, NJ 08054-3437
 lm CitiMortgage, Inc., PO Box 6030, Sioux Falls, South Dakota, SD 57117-6030
 cr +Specialized Loan Servicing, LLC, PO Box 636007, Littleton, CO 80163-6007
 515469982 CAPITAL ONE, N.A., C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
 515260583 Citi Mortgage, Inc., PO Box 6243, Sioux Falls, SD 57117-6243
 515260582 +Citi Mortgage, Inc., C/O Phelan, Hallinan & Diamond, PC, 400 Fellowship Road, Suite 100,
 Mr. Laurel, NJ 08054-3437
 515422105 #CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971
 515425334 CitiMortgage, Inc., P.O. Box 6030, Sioux Falls, SD 57117-6030
 515260584 Discover, PO Box 15125, Wilmington, DE 19850
 516540076 Ditech Financial LLC fka Green Tree Servicing, LLC, P.O. Box 6154,
 Rapid City, South Dakota 57709-6154
 516540077 +Ditech Financial LLC fka Green Tree Servicing, LLC, P.O. Box 6154,
 Rapid City, South Dakota 57709-6154, Ditech Financial LLC fka Green Tree Serv,
 LLC 57709-6154
 515260586 +John McGowan, 131 Veder Lane, Bayville, NJ 08721-1403
 517142333 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129-2386
 517142334 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 515260589 State Of New Jersey Division Of Taxation, Bankruptcy Section, PO Box 245,
 Trenton, NJ 08695-0245

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 30 2020 23:21:45 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 30 2020 23:21:43 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515268067 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Apr 30 2020 23:26:46
 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941,
 Oklahoma City, OK 73126-8941
 515613430 E-mail/Text: Bankruptcy.RI@Citizensbank.com Apr 30 2020 23:20:51 Citizens Bank,
 443 Jefferson Blvd, RJW 135, Warwick RI 02886
 515288325 E-mail/Text: mrdiscen@discover.com Apr 30 2020 23:20:55 Discover Bank,
 DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
 515260585 +E-mail/Text: sbse.cio.bnc.mail@irs.gov Apr 30 2020 23:21:13 Internal Revenue Service,
 PO Box 7346, Philadelphia, PA 19101-7346
 515260581 E-mail/PDF: ais.chase.ebn@americaninfosource.com Apr 30 2020 23:25:31 Chase,
 Cardmember Services, PO Box 15153, Wilmington, DE 19886-5153
 515260587 +E-mail/Text: bncnotices@becket-lee.com Apr 30 2020 23:21:02 Kohls, PO Box 2983,
 Milwaukee, WI 53201-2983
 515260588 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Apr 30 2020 23:21:27 Mande's, PO Box 659584,
 San Antonio, TX 78265-9584
 515366815 E-mail/Text: bnc-quantum@quantum3group.com Apr 30 2020 23:21:39
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
 515452136 E-mail/PDF: gecsed@recoverycorp.com Apr 30 2020 23:25:27 Synchrony Bank,
 c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 515260590 +E-mail/Text: bankruptcydpt@mcmcg.com Apr 30 2020 23:21:42 T Mobile, C/O Midland Funding,
 8875 Aero Drive Suite 200, San Diego, CA 92123-2255
 515260591 E-mail/Text: bankruptcy@td.com Apr 30 2020 23:21:46 TD Bank, PO Box 84037,
 Columbus, GA 31908

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516869296* Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,
 Rapid City, South Dakota 57709-6154

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0312-3

User: admin
Form ID: cscnodsc

Page 2 of 2
Total Noticed: 30

Date Rcvd: Apr 30, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 02, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 30, 2020 at the address(es) listed below:

Albert Russo	on behalf of Trustee	Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com	
Albert Russo (NA)	on behalf of Trustee	Albert Russo docs@russotrustee.com
Andrew L. Spivack	on behalf of Creditor	CITIMORTGAGE, INC. nj.bkecf@fedphe.com
Denise E. Carlon	on behalf of Creditor	Specialized Loan Servicing, LLC
dcarlon@kmlawgroup.com,	bkgroup@kmlawgroup.com	
Eugene D. Roth	on behalf of Debtor	Nora Flanagan erothesq@gmail.com
Rebecca Ann Solarz	on behalf of Creditor	Specialized Loan Servicing, LLC
rsolarz@kmlawgroup.com		
Robert P. Saltzman	on behalf of Creditor	Specialized Loan Servicing, LLC dnj@pbslaw.org
		TOTAL: 8